ललित नारायण मिथिला विश्वविद्यालय

कामेश्वरनगर, दरभंगा

2041

डॉक्टर ऑफ फिलासफी (पी-एच० डी०) उपाधि हेतु पंजीयन के लिये
प्रारम्भिक आवेदन-पत्र

१. नाम, वृत्ति अथवा पेशा धर का पता, वर्तमान पता - Name, home address and occupation alongwith present address.

JYOTI PRASAD
KUSWAHA COLONY, MALARIA OFFICE, SULTANGANJ
PATNA 800006
OCCUPATION- TEACHING
Present Address. B.R.B COLLEGE SAMASTIPUR
BIHAR. 848101

२. शैक्षणिक योग्यता उपाधियों की प्राप्ति का वर्ष ? विश्वविद्यालय के नाम और परीक्षोत्तीर्णता का वर्ग के साथ उल्लेख-शिक्षण का अनुभव, यदि हो- Academic qualification, degrees obtained with class and year, name of the University and teaching exprience, if any.

MASTER IN COMMERCE WITH FIRST CLASS IN THE YEAR 2009 FROM VINOBA BHAVE UNIVERSITY HAZARIBAG
TEACHING EXP. 4 YEARS 8 MONTHS

३. विषय-नाम और विवरण सहित जिस पर शोध करना अभिप्रेत हो। (विषय की रूपरेखा भी अलग से दो प्रतियाँ संलग्न करनी चाहिए) A Statement of the problem on which prosposes to work (Two copies of synopsis also should be submitted separately).

AS
KISAN CREDIT CARD, A TOOL OF AGRICULTURAL FINANCING: PROBLEM & PROSPECTS, WITH SPECIAL REFERENCE TO SAMASTIPUR DISTRICT OF BIHA

४. इसके पूर्व का शोध-कार्य यदि सम्पन्न हुआ हो Previous research work done, if any :-

N/A

५. इसके पहले क्या शोध-कार्य के लिए इस विश्वविद्यालय में आवेदन किया गया था ? यदि आवेदन किया गया था, तो उसका क्या परिणाम हुआ ?
Whether ny application for Research-work was submitted previously to this University ? if so, with what result ?

N/A

६. यदि कोई प्रायोगिक कार्य भी करना हो, तो उस प्रयोगशाला का नाम और उस संस्था के विभागीय अध्यक्ष से उनके उपयोग की अनुमति का पत्र तथा तत्संबंधी प्रयोग के लिए उपस्करों आदि की पर्याप्तता-सूचक विवरणी -
In case of any practical work to be done, the name of the laboratory and the consent of the Head of the Institution and a statement from the

N/A

७. शोध निर्देशक का नाम-
उपाधिगत योग्यता, शिक्षण-अनुभव एवं निर्देशन की स्वीकृति (अनुमति सूचक पत्र संलग्न रहे)
Supervisor's name his qualification, teaching experience and his consent (Letter of consent to be supplied).

Prof. (Dr.) Dinesh Prasad Gupta
M.Com, Ph.D
Teaching Experience- 28 Years
Letter of Consent - Attached

८. ल०ना०मिथिला विश्वविद्यालय की पंजीयन संख्या, पंजीयन के वर्ष के साथ-
Registration No. of L. N. Mithila University with year.

९. प्रारंभिक पंजीयन शुल्क ३००) रू० जमा करने की तिथि
Date of depositing Rs. 300/- as preliminary Registration fee.

१०. आवेदक ल०ना०मिथिला विश्वविद्यालय के कॉलेज के प्राध्यापक हैं अथवा पूर्णतः नियुक्त शोध-छात्र ?
Whether he is a lecturer in a college/ Department under L. N. Mithila University or a whole time research Scholar ?

Yes, Joined in B.D. College Begusarai on 04-07-2019
Currently posted in.
B.R.B College Samastipur
date of joining 20-04-2022

११. अन्य ज्ञातव्य सूचनाएँ, यदि हो ।
Any other relevent matter.

19-04-2024
आवेदन की तिथि
Date of submission

J.N. Prasad
आवेदक का हस्ताक्षर
Signature of applicant

आवश्यक निर्देश

(१) यह आवेदन-पत्र पूर्णरूप से भरकर संलग्नकों के साथ संबंधित विषय में स्नातकोत्तर विभाग के अध्यक्ष के द्वारा शोध के विषय की रूपरेखा स्वीकृत कराकर इस कार्यालय में भेंजें ।

(२) आप अपने कार्यालय के अनुमति-पत्र के साथ इस आशय का पत्र भेंजें कि आप शोध-कार्य की अवधि में उसी स्थान पर रहेंगे जहाँ आपके निर्देशक आपको रहने के लिए निर्देशित करें ।

(३) अगर आप इस (ल० ना० मिथिला) विश्वविद्यालय के पंजीकृत छात्र हैं तो पंजीयन संख्या सूचित करें; परन्तु यदि यहाँ के पंजीकृत छात्र आप नहीं है तो जिस विश्वविद्यालय में आपने अध्ययन किया था, वहाँ का प्रव्रजन प्रमाण-पत्र (मूल प्रति) और पंजीयन के लिए विहित आवेदन-प्रपत्र भरकर निर्धारित शुल्क के साथ भेजें ।

(४) पी-एच० डी० के लिए प्रारंभिक पंजीयन शुल्क ३००) रूपये इस कार्यालय में जमा करें।

(५) अपनी मास्टर डिग्री की अभिप्रमाणित प्रतिलिपि भेजें ।

(६) अपने शोध के विषय पर एक संक्षिप्त टिप्पणी (जो अधिक से अधिक पचास शब्दों की हो) तैयार कर निर्देशक द्वारा स्वीकृत कराकर भेजें । यह 'अन्तर विश्वविद्यालय बोर्ड ऑफ इण्डिया ऐंड सिलोन' को भेजा जायेगा ।

आपका विश्वस्त,

KISAN CREDIT CARD AS A TOOL OF AGRICULTURAL FINANCING: PROBLEM AND PROSPECT, WITH SPECIAL REFERENCE TO SAMASTIPUR DISTRICT OF BIHAR

A

Synopsis

For The Award of

Doctor of Philosophy

IN COMMERCE

UNDER THE FACULTY OF COMMERCE

Lalit Narayan Mithila University

Kameshwara Nagar, Darbhanga

2024

Supervised By:

Prof. D. P. Gupta

Head Cum Director

Univ. Dept. of Com.& Bus. Adm.

L.N. Mithila University Darbhanga

Submitted by:

Jyoti Prasad

PAT Roll No- 22 (Comm.) (2021-22)

Assistant Professor, (Commerce)

BRB college samastipur,

L.N. Mithila University Darbhanga

Kisan Credit Card as a Tool of Agricultural Financing: Problem and Prospect, with Special Reference to Samastipur District of Bihar

1.1 Introduction

The Kisan Credit Card scheme has been introduced in 1998 for issue of Kisan Credit Cards to farmers on the basis of their holdings for uniform adoption by the banks so that farmers can use them to purchase agriculture inputs. It is significant that Kisan Credit Card is one of the most innovative, highly appreciated and non-discriminatory banking product, with the aim to finance the agricultural sector. It has been found that Kisan Credit Card scheme within a short span of time has established popular agriculture financing among the farming community. It is expected that this has helped the farmers to get easy and timely access to desired institutional credit. KCC scheme has been appreciated and accepted both by the bankers as well as the farmers. The Government of India has Implemented of KCC yojana in India and take all possible steps to help the growth of agriculture sector. Kisan Credit Card (KCC) Issued as a collateral free loan and farmers do not have to provide any security to obtain the loan. The Kisan Credit Card scheme offers short term quick loan to farmers across India to meet their emergency fund requirement during crop cultivation and harvesting. Launched in 1998, Kisan

Credit Card (KCC) Scheme provides short term loans to the farmers to meet their urgent expenses arising during cultivation and for maintaining their farming equipment. It allows farmers to avail of credits at low interest rates from banks and financial institutions. The scheme is also known as Pradhan Mantri Kisan Credit Card yojana, managed by the commercial, state cooperative banks and regional rural banks.

Samastipur is one of the 38 districts in Bihar spread over an area of 2905 square kilometre. It is district is rich in agriculture and about 84% of the total working population depend on agriculture. This district is rich in Agriculture because of its fertile plain. Tobacco, maize and wheat are the main crops of this district towards implementation of Kisan Credit Card scheme as directed by department of financial services issued guideline Kisan Credit Card scheme from its inception has covered over 6.68 crore farmers till date across in India this scheme is to be implemented by public sector banks, private sector banks, small finance bank, regional rural banks and the state cooperative banks, further farmers agriculture related short term monetary needs can be taken care through this yojana. Further the KCC is valid for 3 years without any requirements of annual fee or membership charges, under this yojana. As a Kisan Credit Cardholder can also get insurance benefit up to ₹50,000.

Various studies lead towards the progress and performance of Kisan Credit Card scheme in which performance of credit card found to be good but in reality, this

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KCC scheme has not been found positive. The Kisan Credit Card scheme is not properly used by the farmers and hence the role of Kisan Credit Card scheme on agriculture financing has not been positive. Therefore, there is need to know the role of Kisan Credit Cardin agriculture financing in India. Various farmers have failed to maintain a good credit score affecting their eligibility to avail the card. Over the years loan waivers, crop failure, monsoon failure, complex documentation processes and some inflexible provision of the KCC have led to the higher default rates. Apart from this its limitation of up to 3lac is another problem, which farmers of KCC are facing. Kisan Credit Card (KCC) are becoming an easy tool for money laundering which poses a potential credit risk for the economy. Agriculture has been the basis of Indian economy, on which majority of population directly or indirectly depends. Although agriculture has been out placed by the growing trend of technical and service sector in the country. It is still a major contributor to the GDP.

1.2 Literature Review

Barik (2012) in his study Kisan Credit Card scheme: or dynamic intervention for reduction in farmers poverty, opined that the importance of enhancement of flow of credit to the rural sector and reduction of the dependence of farmers on non-institutional source of credit.

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Satya Sai (2010) in the paper "rural credit delivery in India: structural concern trends and some corrective measures" tells that the Kisan Credit Card changed the farmers accessibility to bank credit. Further he added that the sum area of concern remain to be addressed like low level of awareness among farmers which reference to the right use of KCC.

Dhanbhakyam (2014) in his paper Kisan Credit Card said that the awareness of Kisan Credit Card among KCC holders and their attitude towards KCC with practical problems. In this study he concluded that agriculture farmers should well aware of Kisan Credit Card and its utilisation.

Sharma (2015) according to this paper for growth of rural and urban areas of the country the Government of India has introduced many schemes and the KCC is one of them. In this study the impact of KCC scheme among the beneficiary farmers this scheme was measured in term of monetary gain among the beneficiaries. Due to the KCC loans there had been highest increase in yield with wheat crop. Which is the most important of the Indian agriculture.

Mehta (2018) states that the role of Kisan Credit Card in India. She further says that the Kisan Credit Card is very popular credit tool for cautious financing needs of farmers. It has been recommended bank to make the process trouble free so that the farmers in low performing area can also be benefited by the scheme.

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Gandhimathi (2015) has evaluated the task of Kisan Credit Card scheme in money calculation in country. It is revealed that the selected variables, rural commercial banks, cumulative deposits agriculture production and commercial banks are borrowing money from RBI for the execution of the KCC scheme is important in decisive economic inclusion. Further, the degeneration and analysis revealed KCC increased economic inclusion in agriculture sector.

1.3 Statement of Research Problem

In this work researcher will attempt to study about the role of Kisan Credit Card (KCC) in agricultural financing. Further the challenges in the use of KCC will be studied so that how the use of KCC will increase. In this regard the remedial measure will also be suggested by the researcher under the study. The study will analyse the effectiveness of Kisan Credit Cards (KCCs) in providing financial support to agricultural activities, assessing their impact on farmers' access to credit and overall agricultural productivity. Additionally, the research will identify challenges hindering the widespread adoption and utilization of KCCs among farmers, such as lack of awareness, bureaucratic hurdles, and inadequate infrastructure.

1.4 Objective Of The Study

The objectives of this work will be:

- To examine the role of kisan credit card towards agricultural financing
- To measure the impact of kisan credit card on farmers of smastipur distrtict
- To study about the present position of Kisan Credit Card scheme as a tool of agricultural financing.
- To highlight the challenges of Kisan Credit Card scheme
- To suggest remedial measures to improve the use of Kisan Credit Card

1.5 Importance of the Study

The Kisan Credit Card (KCC) is a scheme which is offered by the Government of India the farmers with an aim to fulfil their short-term financial needs and specific credit requirements. The KCC scheme has been launched and easy prepared by NABARD (National Bank for agriculture and rural development).

The KCC scheme has been introduced with the objective of providing adequate and timely credit to the farmers for their agricultural operations. The Kisan Credit Card scheme helps farmers to acquire short term loans to meet their farming expenses. Card issuing banks decide the credit limit based on cultivated crops, maintenance expenses and the financial margin. Credit limit of ₹10,000 to ₹50,000 is offered to marginal farmers. Kisan Credit Card scheme probes to be beneficial to farmers for supporting their farming activities effectively. The scheme is formulated to provide monetary help to farmers for farm related needs. The

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farmers can avail money easily and timely through Kisan Credit Card from the banks. It helps by providing short term loan, term loan and small term loan to farmers. KCC scheme provides adequate credit support from the banking system under a single window with the flexible and simplified procedures to the farmers for their cultivation and other needs.

1.5 Hypothesis

The following hypothesis will be tested

H_0: Kisan Credit Card scheme has no significant role in agriculture financing in samastipur district of Bihar.

H_1: Kisan credit Card has significant role in agricultural financing in samastipur distric of bihar.

H_0: There is no impact of agricultural financing on KCC scheme

H_1: There is impact of agricultural financing on KCC scheme

H_0: Farmers are not will awared about KCC.

H_1: Farmers will awared about KCC

1.6 Research Methodology

The research design will be descriptive and exploratory in nature. The study will make an attempt to analyze the existing data. The study will be based on primary data and secondary data also. The

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primary data for the study will be collected from sample respondents of Samastipur District of Bihar. Primary data will be collected through personal Interview on the basis of Questionnaire. Number of respondents in this regard will be selected from 260 (180 from Sub division, 80 from Blocks) to make this study more meaningful realistic the method of survey and interview will be used. Sources of secondary data will be

- Journals
- Books
- Magazines
- Newspapers and Economic Times
- Web sources

For data analysis, interpretations will be made with the help of suitable statistical and accounting tools, like

- Ratio Analysis
- Proportion
- Trend Analysis
- Mean or Average
- Standard Deviation
- Correlation Analysis

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- T-Test
- Z-Test

1.7 Plan of The Study

The present study will be arranged and divided in the following six chapter

Chapter: 1 Introduction

This chapter will be introductory in nature. This chapter wise content statement of research problem, objectives of the study, importance of the study, methodology and plan of the work.

Chapter: 2 Kisan Credit Card Scheme: An Overview

Kisan Credit Card has been introduced in 1998. This yojana has been introduced with the objective of providing proper credit to the farmers for their agricultural operation. In this an overview related to Kisan Credit Card will be presented.

Chapter: 3 A Brief Profile of Samastipur District with special emphasis on agriculture finance

Samastipur located in north Bihar is an economically backward district. Agriculture is the main economic occupation of the district. In this chapter socio economic profile of this district will be depicted.

Chapter: 4 Problem and Prospect of use of KCC in Samastipur District

In this chapter problem and prospect of the use of Kisan Credit Card in Samastipur District will be highlighted.

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Chapter: 5 Role of Kisan Credit Card Scheme in the Agricultural Financing with Special Reference to Samastipur District of Bihar: An Appraisal

Kisan Credit Card scheme is a yojana have you aimed to finance farmers of the agriculture sector. This chapter will analyse the role of Kisan Credit Card scheme in samastipur district of Bihar

Chapter: 6 Conclusion and Suggestions

This chapter is the last chapter of the study in which conclusion will be drawn on the basis of findings and thereafter suggestions will be put forth for making this scheme more productive.

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